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***Exhibit “B”***



**Prepared for**  
MICHAEL T DREHER  
**Report number**  
0141-8051-78

**Report date**  
November 16, 2010  
[www.experian.com/disputes](http://www.experian.com/disputes)  
PO BOX 9701, Allen, TX 75013  
**Page 1 of 20**

**Dear MICHAEL T DREHER,**

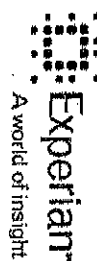
To assist you in understanding your personal credit report, we have provided educational information that relates directly to items appearing in this report. Please refer to the following information when reviewing your credit report.

We sent you the enclosed copy of your personal credit report because you recently granted permission for a company to review your credit report in conjunction with your application for employment. That company notified us that you requested that we send you a copy of your report.

MICHAEL T DREHER

0096880515

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EXPDRH 000015



Before contacting us, you should carefully review this report.

#### Disputing information in your report

If you disagree with an item, you may dispute it. We will contact the source of the information and ask them to check their records. Because your report is updated often, contact us within 90 days from the date above.

*For the fastest and easiest way to dispute information, visit:*  
**[www.experian.com/disputes](http://www.experian.com/disputes)**

Or call 1 800 509 8495. Dispute services are available 24 hours a day, seven days a week.

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Page 2 of 20

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#### Your personal credit report

##### Potentially negative items or items for further review

The most common items in this section are late payments, accounts that have been charged off or sent to collection, bankruptcies, liens, and judgments. It also may contain items that are not necessarily negative, but that a potential creditor might want to review more closely, such as an account that has been settled or transferred.

##### Accounts in good standing

Items display in this section when your creditor reports that you have satisfactorily met the terms of your agreements with them. Some creditors may not report consumer credit information to us, so all of your accounts may not be listed.

##### History of your account balances

Reports up to two years of your monthly balances on an account, if reported by your creditor.

##### Requests for your credit history

We list anyone that has reviewed your credit information in the last two years.

##### Personal information

This information is reported to us by you, your creditors and other sources.

#### Tools to manage your personal credit

##### What's your credit score?

Find out by ordering your VantageScore® from Experian for only \$7.95. To order your VantageScore®, call 1 888 322 5583.

##### Credit Manager

Receive unlimited access to your credit report, score and other credit management tools at [www.creditexpert.com](http://www.creditexpert.com).

#### About Experian

Experian collects and organizes information about you and your credit history from public records, your creditors and other reliable sources. By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e., "Cancer Center") that reports your payment history to us. If so, those names display in your report, but in reports to others they display only as "Medical Information Provider". Consumer statements included on your report at your request that contain medical information are disclosed to others.

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 EXPDREH 000016



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Page 3 of 20

### Potentially negative items or items for further review

This information is generally removed seven years from the initial missed payment that led to the delinquency. Missed payments and most public record items may remain on the credit report for up to seven years, except Chapters 7, 11 and 12 bankruptcies and unpaid tax liens, which may remain for up to 10 years. A paid tax lien may remain for up to seven years. Transferred accounts that have not been past due remain up to 10 years after the date the account was transferred.

### Credit items

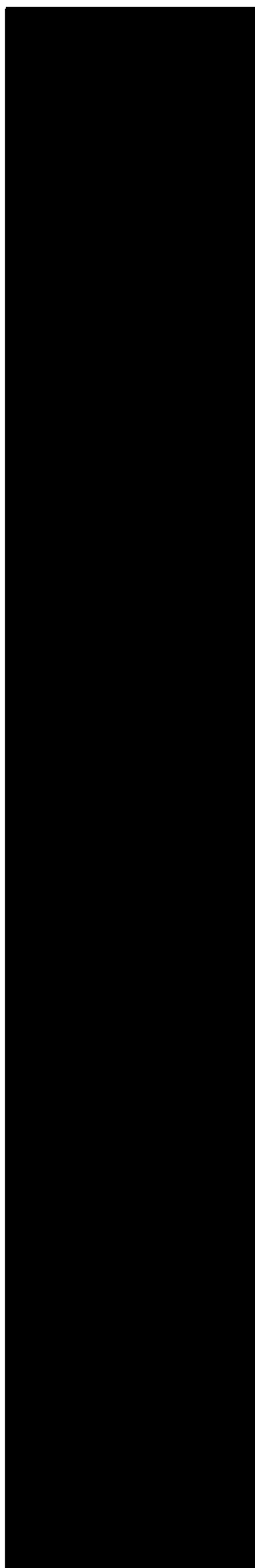
<b>ADVANTA BANK</b>	<i>Date opened</i>	<i>Date of status</i>	<i>Type</i>	<i>Responsibility</i>	<i>Credit limit or original amount</i>	<i>Recent balance</i>	<i>Status: Open, \$1,688 past due as of Nov 2010.</i>
PO BOX 844	Jul 2008	Nov 2010	Revolving	Individual	\$17,000	\$15,076 as of Nov 2010	
SPRING HOUSE PA 19477	<i>Reported since</i>	<i>Last reported</i>	<i>Terms</i>		<i>High balance</i>		<i>Account history:</i>
No phone number available	Dec 2008	Nov 2010	NA		\$16,416		60 days past due as of Nov 2010
<b>Partial account number</b>			<i>Monthly payment</i>				30 days past due as of Oct 2010
			\$549				As of Jul 2017, this account is scheduled to go to a positive status.

Address identification number:  
98637090

### Accounts in good standing

These items may stay on your credit report for as long as they are open. Once an account is closed or paid off it may continue to appear on your report for up to ten years.

### Credit items



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